















## The Diamond Necklace—VII

By Guy de Maupassant

"no so el e" b ha b. 1 n e r n  
 ne - m: "o! - o b 2 j i - (1 d e r."  
 o e o n b: "o j. b ha q i d o.  
 m y j j - e s: "m b o b. ne  
 4 l o b n l e r n" o t r e o x "b. o j d  
 "n o! s t x" ne - o r x e d o e l. d e r  
 - t n e r n) o b r n o b h a n  
 2 r - a b. "o, x - b j i e r n e d  
 "o o y. "x i o n i. s i b d o d s: "o!  
 d r a r - r. "e - o b o! (o e d.  
 n e d o e l - ) r j n n - s b!

## Keys to Last Month's Shorthand Plates

## Insurance Correspondence

Atlas Drop Forge Company,  
 Springfield, Ill.

Gentlemen:

We acknowledge receipt of your favor of the 19th inst., returning to us Atlas Mutual Policy No. 260, which you request that we have re-written for \$5,000. We would state in reply that from investigations which we have made of the financial strength of the Atlas Mutual and the personnel of their directory, in our opinion a ten-thousand-dollar distribution over a large plant such as yours, with a possibility of not more than twenty-five per cent loss by any one fire, is not an excessive amount for this company to carry. We have placed quite a number of policies in this company and none of them has been for a less amount than \$10,000.

This company was originally chartered in 1892, but up to the first of this year their business was small and confined principally to Massachusetts, their home state, but the company was reorganized last year and considerable financial strength added to the institution. To show the popularity of the company in its home state and in the East, we would state that the company wrote \$190,000 in premiums in January alone, fifty per cent of

which, we understand, was on business in Boston and other Massachusetts cities; but before the close of the year we anticipate that the company's premium income will be in excess of \$1,000,000 for this year.

Inasmuch as you are in need of considerable insurance, and in view of the foregoing explanation regarding the Atlas Mutual, we would suggest that you accept their policy as originally written. Of course we do not desire to try to force the policy of any company upon you; but we believe that you did not have complete information regarding the Atlas Mutual, otherwise you would be glad to accept their policy for \$10,000.

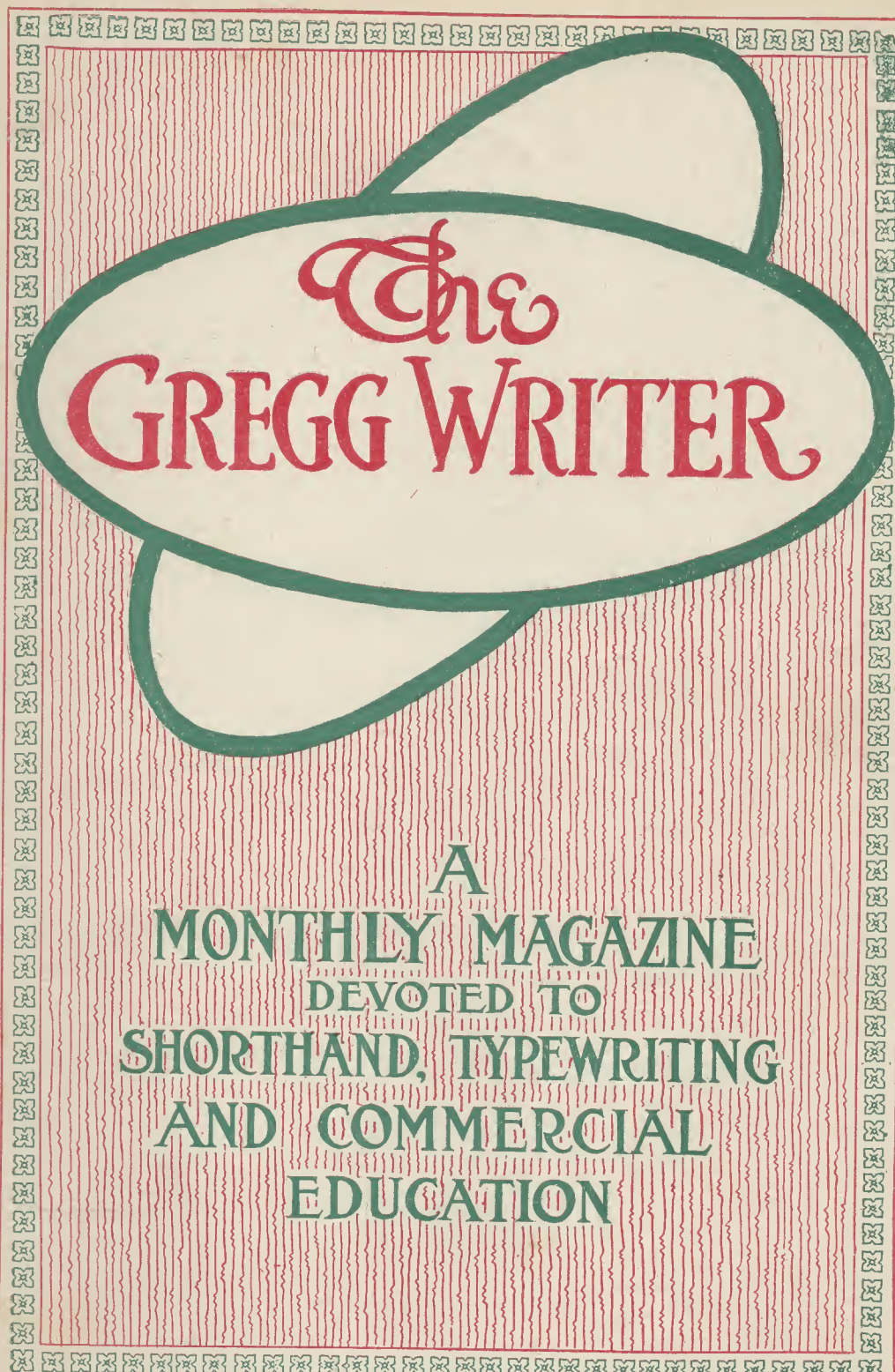
Yours very truly,

National Auto Body Company,  
 Toledo, Ohio.

Gentlemen:

We bond the following companies for amounts named on your plant from April 27, subject to same conditions as a \$50,000, written formerly, and we are waiting for forms: The Etna, Hanover, Niagara, New York Underwriters, Phoenix of London, \$5,000 each; and Firemen's Fund, Michigan Farmers' Mutual and Philadelphia Underwriters, \$2,500 each.

We suggest that if the rate is made satis-



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*Oscar Bapelle*

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